



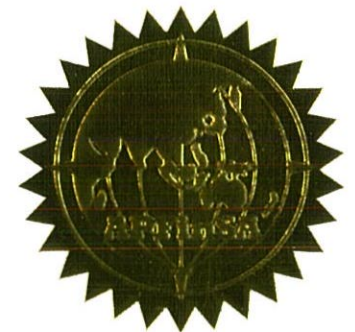
Certificate No.: AA2020-01713

Certificate of Achievement

The Asia Pacific Financial Services Association
proudly presents this certificate of achievement to

Pan Shu Yen

for qualifying the **APFinSA Pinnacle Award 2020**.



Banyong W.

Banyong Witayaweerasak
APFinSA Chairman